

**LIMITED  
POWER OF ATTORNEY**

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STATE MS.-DESOTO CO.

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Know that Bank of America, N.A. ("BOA"), a national banking association having offices at 525 North Tryon Street Charlotte, North Carolina, 28255, pursuant to that certain Default Services Agreement between Bank of America Technology and Operations, Incorporated ("BATO") (on behalf of its affiliate, BOA) and Fidelity National Foreclosure and Bankruptcy Solutions dated as of June 01, 2003, does hereby make, constitute, and appoint Fidelity National Foreclosure and Bankruptcy Solutions, a division of Fidelity National Title Company, a Delaware corporation having offices at 1270 Northland Drive, Suite 200, Mendota Heights, MN 55120 ("Fidelity"), for BOA's benefit and in BOA's name, place, and stead, as BOA's true and lawful attorney-in-fact, with full power of substitution;

BOA hereby grants to the aforementioned attorney-in-fact authority to act in any manner necessary and proper to exercise the following powers as fully as BOA might or could do and perform by itself:

In the name of BOA, to: (a) execute assignments of mortgages or deeds of trust; (b) execute substitutions of trustee in deeds of trust, deeds to secure the debt, or co-ops and other forms of security instruments; (c) execute Affidavits of Non-military Status; (d) execute Affidavits of Judgment; (e) execute Affidavits of Debt; (f) execute conveyance by Special and/or General Warranty or other Deeds; (g) execute Affidavits regarding lost promissory notes; (h) such other documents as may be necessary and proper to carry into effect the powers granted herein or to provide foreclosure and other related default services as requested by BOA; and (i) provide bankruptcy services in the name of BOA as follows:

- 1) Prepare Proofs of Claim and Affidavits of Movant in support of motions or other actions based upon and relying on information available in the undersigned's computer system and on information provided by the undersigned's employees;
- 2) Execute Proofs of Claim;
- 3) Perform all acts in furtherance of filing of Proofs of Claim including, but not limited to acts under 11 U.S.C. §501-502, Bankruptcy Rule 3001-3003, and applicable local bankruptcy rules;
- 4) Vote for a trustee of the estate of the debtor;
- 5) Vote for a committee of creditors;

**Limited Power of Attorney**  
Page 2 of 2

- 6) Attend the meeting of creditors of the debtor, or any adjournment thereof, and vote on the undersigned's behalf on any question that may be lawfully submitted before creditors in such a meeting;
- 7) Complete, execute, and return a ballot accepting or rejecting a plan (pursuant to BOA servicing guidelines or business rules); and
- 8) Execute Reaffirmation Agreements.

For the undersigned in all cases and matters arising under the United States Bankruptcy Code, 11 U.S.C. §101 et seq., and which are duly referred to Fidelity by BOA for handling.

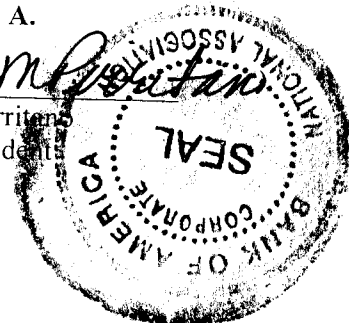
This Limited Power of Attorney shall be effective June 01, 2003, and shall continue until the earliest of: (a) the date of its revocation by BOA; (b) June 01, 2006; or (c) the date Fidelity shall have become bankrupt, dissolved, insolvent, or liquidated; it being expressly acknowledged by BOA that any such acts as may have been performed by the aforementioned attorney-in-fact pursuant to the Limited Power of Attorney on or prior to the date immediately preceding listed events (a) through (c) shall be and remain binding and effective as if any such event or events had not occurred.

IN WITNESS WHEREOF, BOA, by and through its duly authorized officers, has caused this Limited Power of Attorney to be executed and subscribed in its name as of November 17th, 2003.

**BANK OF AMERICA, N. A.**

BY:

*Laura M. Pirritano*  
Name: Laura M. Pirritano  
Its: Asst. Vice President



County of ERIE }  
State of NEW YORK } ss.

Acknowledged before me on November 17th, 2003, by Laura M. Pirritano, who says that s/he is the Asst. Vice President of the national association named above and is authorized to execute this power of attorney in its behalf.

*Ellen V. Wapner*  
Notary Public

Seal:

PREPARED BY:  
BANK OF AMERICA  
475 CROSSPOINT PARKWAY  
GETZVILLE, NY 14068  
(800) 846-2222

ELLEN V. WAPNER  
Notary Public, State of New York  
Qualified in Erie County  
Reg. # 01WE4243091  
My Commission Expires 01/01/2007